

TERMS & CONDITIONS

Eligibility

1. The contact form and prize pool are open to individuals who are legal residents of South Africa and are at least 18 years old at the time of entry.
2. Employees, affiliates, agents, and immediate family members of Torosure Life (Pty) Ltd are not eligible to participate.

How to Enter

1. To enter the prize pool, entrants must complete and submit the contact form .
2. Only one entry per person is permitted. Multiple entries from the same person will be disqualified.
3. Entrants must provide accurate and complete information in the contact form to be eligible.

Prize Details

1. The prize pool consists of a new iPad and gifts to the value of up to R10 000.
2. The number of prizes and their specific details will be determined and announced in the September edition of SA Rugby Magazine.
3. The prizes are non-transferable, and no cash alternative will be offered.
4. Torosure Life (Pty) Ltd reserves the right to substitute the prizes with items of similar value if necessary.

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Winner Selection and Notification

1. Winners will be selected randomly from all eligible entries received during the contest period.
2. The winners will be notified via the contact information provided in the contact form within 7 days after the prize pool's conclusion.
3. The winners must respond to the notification within 48 hours and provide proof of identification.
4. If a winner fails to respond within the specified time or cannot provide satisfactory proof of identification, an alternate winner may be selected.

Privacy

1. Any personal information provided through the contact form will be used solely for the purpose of administering the prize pool, contacting the winners, and offering entrants a free financial needs analysis and financial health check worth up to R15 000.

Disqualification and Termination

1. Torosure Life (Pty) Ltd reserves the right to disqualify any entrant who violates these T&Cs or engages in fraudulent or unlawful behavior.
2. Torosure Life (Pty) Ltd may terminate or suspend the prize pool at any time without prior notice due to unforeseen circumstances or events beyond its control.

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Limitation of Liability

1. Torosure Life (Pty) Ltd shall not be responsible for any damages, losses, or injuries arising from participation in the prize pool or acceptance or use of the prizes.

Governing Law and Jurisdiction

1. These T&Cs shall be governed by and construed in accordance with the laws of South Africa.

2 Any disputes arising out of or in connection with the prize pool shall be subject to the exclusive jurisdiction of the courts of South Africa.